

Open season begins 14 November 2005 for both the Federal Employees Health Benefits Program (FEHB) and the Flexible Spending Accounts (FSA) program. Open season for both programs ends 12 December 2005, so if you need to make changes, you need to act quickly. The effective date of the election, if made, will be by 8 January 2006.

### **FEHB**

Under the FEHBP open season, enrollees are permitted to change health plans or to change the type of enrollment they have. Eligible employees can also enroll during this time. With some health plans dropping out of the program at the end of this year, employees in those plans need to make sure they choose a new plan if they want to be insured next year. For more information on the FEHBP open season, click on <http://www.opm.gov/insure/health/>.

To make elections for this open season, you must use the Army Benefits Center - Civilian (ABC-C), a centralized service center for Department of the Army civilian employees. You can access the ABC-C by telephone via toll-free number, 1-877-276-9287. Hearing Impaired, 1-877-276-9833 or through the Internet at <https://www.abc.army.mil/>. The ABC-C automated systems are available almost 24 hours a day and benefit counselors are available to assist employees between the hours of 6:00 a.m. and 6:00 p.m. Central Standard Time (CST).

### **FSA**

Under the Office of Personnel Management sponsored FSA program, employees can pay for child and dependent-care costs, as well as out-of-pocket medical expenses, with pre-tax dollars. For more information on flexible spending accounts, click on <http://www.opm.gov/insure/pretax/fsa/index.asp> or <https://www.fsafeds.com/fsafeds/index.asp>.

You can either enroll online (<https://www.fsafeds.com/fsafeds/index.asp>) or by calling an FSAFEDS Benefits Counselor at 1-877-FSAFEDS (372-3337), (TTY: 1-800-952-0450), Monday through Friday, 9:00 a.m. until 9:00 p.m., Eastern Time during the open season.